

Clearinghouse Now Includes Mobile Home Renewals

mayo 18, 2020

The Citizens Property Insurance Clearinghouse now is processing renewals with effective dates on or after July 22 for the following policy forms:

- *Mobile Homeowners 3 – Special Form (CIT MHO-3)*
 - *Mobilehome Dwelling Property 1 – Basic Form (CIT MDP-1 D)*
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Notes

- The clearinghouse processing does not include contents-only risks.
 - New business for mobile home risks began clearinghouse processing on March 23, 2020.
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Renewal Processing

The process for renewing MHO-3 and MDP-1 D policies through the clearinghouse is identical to that outlined for all other applicable policy forms. For more information, view this [overview](#) of the clearinghouse renewal process.

Agent Renewal Emails

Agents will receive up to three automated daily emails, which will include a spreadsheet of their MHO-3 and MDP-1 D policies that will be set to renew or nonrenew in approximately 65 days.

Take special note for emails entitled *Action Required: Policies Ineligible for Citizens Renewal Due to Clearinghouse Offers* because it means that the clearinghouse has found one or more companies offering comparable coverage with a premium that is equal to or less than Citizens' premium. Citizens will set these policies to nonrenew. Follow the instructions in the email.

Notes About the Emails

- The emails will be sent to the email address in the agent's clearinghouse profile.

- Agents can change this address on the *Renewals* tab of the clearinghouse, under *Notification Center*.
 - Changing the email address on the clearinghouse *Renewals* tab will not change the agent's email settings in any other Citizens systems.
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Limited Servicing Agreements

Participating clearinghouse companies may offer Citizens-appointed agents either full appointments or limited servicing agreements (LSAs). These agreements will enable agents to pursue and service offers of coverage made through the clearinghouse by participating companies.

To avoid disruption of agents' ability to service renewal customers, Citizens strongly encourages agents to access the *Carrier Access* tab in the clearinghouse and accept any available LSA offers. In some cases, participating companies could take from several days to two weeks to process an LSA.

Resources

The clearinghouse can be accessed at <https://clearinghouse.citizensfla.com> or via the *Systems* menu on the *Agents* website.

General information for policyholders, including participating clearinghouse companies, is available on the [Property Insurance Clearinghouse](#) page of the Citizens website.

To help prepare for this initiative, agency principals can request a copy of their book of business by completing an [Agency Book-of-Business Request](#) form, which is available on the *Agents* site [myAgency](#) page.

Citizens also encourages agents to use available clearinghouse resources:

- Access [agent information](#) about the clearinghouse on the *Agents* website. Select **Programs > Clearinghouse**.
- We have updated the clearinghouse training and reference materials to include the MHO-3 and MDP-1 D policy forms in the *Clearinghouse* section of the [Personal section](#) of the *Training* page on the *Agents* website.
- View a webinar recording about mobile home risks and the clearinghouse on the [Webinars Recordings](#) page of the *Agents* website. (Select **Training > Webinar Recordings**.)

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